

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Angelo D Gervasio  
Angela B Gervasio  
Debtor(s)

Case No. 08 B 23280

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2008.
- 2) The plan was confirmed on 11/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2011, 05/03/2012.
- 5) The case was Completed on 03/14/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$81,089.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$30,150.00
Less amount refunded to debtor	\$3.49

**NET RECEIPTS: \$30,146.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,620.17
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,394.17**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alpine Capital Investment	Unsecured	1,725.00	NA	NA	0.00	0.00
American General Finance	Unsecured	913.09	NA	NA	0.00	0.00
Armor Systems Corporation	Unsecured	60.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	1,031.96	1,031.96	1,031.96	103.20	0.00
Asset Acceptance	Unsecured	287.00	282.83	282.83	28.28	0.00
Bankfirst	Unsecured	481.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	NA	810.00	810.00	81.00	0.00
Collection Company Of America	Unsecured	300.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	732.26	892.58	892.58	89.26	0.00
Credit Management Service	Unsecured	206.94	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	206.00	NA	NA	0.00	0.00
Creditors Discount & Audit Co	Unsecured	255.00	NA	NA	0.00	0.00
Direct TV	Unsecured	425.41	NA	NA	0.00	0.00
Drive Financial Services	Unsecured	18,963.23	NA	NA	0.00	0.00
DuPage County Judicial Center	Unsecured	4,315.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	798.00	798.54	798.54	79.85	0.00
Ginny's	Unsecured	405.00	364.79	364.79	36.48	0.00
Hector Tamayo	Unsecured	5,000.00	7,781.00	7,781.00	778.10	0.00
Jefferson Capital Systems LLC	Unsecured	793.00	793.88	793.88	79.39	0.00
Jefferson Capital Systems LLC	Unsecured	1,045.19	1,165.59	1,165.59	116.56	0.00
Linebarger Goggan Blair & Simpson	Unsecured	150.00	NA	NA	0.00	0.00
LVNV Funding	Unsecured	672.00	NA	NA	0.00	0.00
Mariana Gigea MD	Unsecured	376.15	NA	NA	0.00	0.00
Medical Collections	Unsecured	174.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	635.25	637.02	637.02	63.70	0.00
MRSI	Unsecured	569.00	NA	NA	0.00	0.00
MRSI	Unsecured	1,606.00	NA	NA	0.00	0.00
MRSI	Unsecured	301.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	33.00	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	238.00	237.90	237.90	23.79	0.00
Pentagroup Financial, LLC	Unsecured	915.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	639.62	680.47	680.47	68.05	0.00
Premier Bankcard	Unsecured	438.00	437.52	437.52	43.75	0.00
Professional Account Management	Unsecured	892.00	NA	NA	0.00	0.00
Professional Account Management	Unsecured	734.00	NA	NA	0.00	0.00
Providian	Unsecured	1,830.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	66.00	66.79	66.79	6.68	0.00
RJM Acquisitions LLC	Unsecured	79.00	79.90	79.90	7.99	0.00
Santander Consumer USA	Secured	18,963.23	19,347.99	18,963.00	18,963.00	2,013.16
Santander Consumer USA	Unsecured	31,137.44	31,316.03	31,316.03	3,131.60	0.00
Santander Consumer USA	Unsecured	NA	384.99	384.99	38.50	0.00
State Street Dental Specialist LTD	Unsecured	252.00	NA	NA	0.00	0.00
TRS Recovery Services Inc	Unsecured	1,669.82	NA	NA	0.00	0.00
United Recovery Services	Unsecured	79.65	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,963.00	\$18,963.00	\$2,013.16
<b>TOTAL SECURED:</b>	<b>\$18,963.00</b>	<b>\$18,963.00</b>	<b>\$2,013.16</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,761.79</b>	<b>\$4,776.18</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,394.17</u>
Disbursements to Creditors	<u>\$25,752.34</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$30,146.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/31/2013

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.